

Remarks:

In the March 14, 2005, Office Action, the Examiner rejected Claims 1-32 under the judicially created doctrine of obviousness-type double patenting as being unpatentable over claims 1-18 of U. S. Patent No. 6,687,681.

Accompanying this response is a Terminal Disclaimer in compliance with 37 CFR Section 1.321(b) to overcome the double patenting rejection of claims 1-32. The conflicting patent, U. S. Patent No. 6,687,681, is assigned to Marshall & Ilsley Corporation, the assignee of the present patent application.

In view of the filing of the Terminal Disclaimer and the common ownership of U.S. Patent No. 6,687,681, the withdrawal of the rejection of Claims 1-32 is respectfully requested.

Accordingly, Claims 1-32 are believed to be in condition for allowance for the reasons stated above. Reconsideration of the claimed subject matter is respectfully requested, with an early and favorable decision being solicited. Should the Examiner

believe that the prosecution of the application can be so expedited, the Examiner is requested to call Applicants' undersigned attorney at the number listed below.

Respectfully submitted:

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